

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Christian D. Meyer**  
**Susan A. Meyer**  
**fka Susan A. Coulter**  
Debtor(s)

Bankruptcy Case No.: 20-23304-CMB  
Per January 11, 2021 Proceeding  
Chapter: 13  
Docket No.: 25 - 5  
Concil. Conf.: June 3, 2021 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 18, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jun. 3, 2021 at 10:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Quicken Loans (Cl. #11) .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Wells Fargo (Cl. #10) at claim interest, payment determined by Trustee; Capital One Auto Finance (Cl. #8).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: January 13, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Christian D. Meyer  
Susan A. Meyer  
Debtors

Case No. 20-23304-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 13, 2021

User: dric  
Form ID: 149

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christian D. Meyer, Susan A. Meyer, 819 Pinecrest Drive, McKeesport, PA 15135-2227
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15315113	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15315114	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15321007	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15315135	Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15325987	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15315140	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15327690	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15323066	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15315141	+ Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15315142	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15315143	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Attn: Matthew W. Pomy, Esquire, Pittsburgh, PA 15219-1842

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jan 14 2021 03:21:03	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kborkley@bernsteinlaw.com	Jan 14 2021 03:08:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2021 03:21:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15315119	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:19:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315115	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:19:13	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15315123	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jan 14 2021 03:19:20	Capital One Auto Finance, Po Box 30285, Salt Lake City, UT 84130-0285
15320925	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jan 14 2021 03:21:03	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15319466	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:19:13	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15315124	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:22:50	Capital One/Walmart, Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0315-2

User: dric

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Date Rcvd: Jan 13, 2021

Form ID: 149

Total Noticed: 35

15315126	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:21:02	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315127	Email/Text: mrdiscen@discover.com	Jan 14 2021 03:05:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15317222	Email/Text: mrdiscen@discover.com	Jan 14 2021 03:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15315129	+ Email/Text: mrdiscen@discover.com	Jan 14 2021 03:05:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15315132	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2021 03:06:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15315131	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2021 03:06:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15315134	+ Email/Text: Documentfiling@lciinc.com	Jan 14 2021 03:06:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15315133	+ Email/Text: Documentfiling@lciinc.com	Jan 14 2021 03:06:00	LendingClub, 595 Market St, San Francisco, CA 94105-2807
15315137	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 14 2021 03:08:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15315136	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 14 2021 03:08:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15315595	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15315138	Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:10	Synchrony Bank/Levin Furniture, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15315139	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 14 2021 03:08:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS, LLC
15315120	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315121	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315122	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315116	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15315117	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15315118	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15315125	*+	Capital One/Walmart, Po Box 30281, Salt Lake City, UT 84130-0281
15315128	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Pob 15316, Wilmington, DE 19850
15315130	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: dric

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Date Rcvd: Jan 13, 2021

Form ID: 149

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor QUICKEN LOANS LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Susan A. Meyer chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Christian D. Meyer chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7